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Set	Items	Description
S1	2186	MONEY() (ORDER? OR TRANSFER?) OR BIDPAY()COM OR "BIDPAY.COM" OR WESTERN()UNION?
S2	889277	WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR HOMESITE? OR (WEB OR - HOME)() (PAGE? OR SITE?) OR WEB OR WWW OR WORLD()WIDE()WEB OR - WORLDWIDWEB OR INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC
S3	3416504	PURCHAS? OR BUY OR BUYING OR BOUGHT OR ORDER? OR REQUEST? - OR SALE? ? OR SELLING OR ACQUIR? OR GENERAT? OR PROCURE? OR P-AYMENT?
S4	3189	(AUCTION? OR DUTCHAUTION? OR REVERSE()AUCTION? OR BID OR - BIDS OR BIDDING) (3N) (ELECTRONIC OR ONLINE OR ON()LINE OR BBS - OR INTERNET OR WWW OR WORLD()WIDE()WEB OR WORLDWIDWEB OR NET-WORK?)
S5	14665	(SEND? OR DELIVER? OR MAIL?) (5N) (GOOD? ? OR ITEM? ? OR MER-CHANDISE? OR PRODUCT?)
S6	443	S1 AND S2
S7	222	S6 AND S3
S8	1	S7 AND S4
S9	1	S7 AND S5
S10	1	S9 NOT S8
S11	1	S1 AND S4
S12	0	S11 NOT (S8 OR S10)
S13	122	S1(5N)S2
S14	29	S13(5N) (S3 OR S4)
S15	29	S14 NOT (S8 OR S10)
S16	19	S15 NOT PY>2000
S17	19	S16 NOT PD=19990510:19991231
S18	19	RD (unique items)
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7/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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01751383 DOCUMENT TYPE: Product

**PRODUCT NAME: Trak-It (751383)**

Contour Software Inc (254819)  
700 W Hamilton Ave  
Campbell, CA 95008 United States  
TELEPHONE: (408) 370-1700

RECORD TYPE: Directory

CONTACT: Sales Department

Trak-It is a simple servicing program that records payments of cash, check, or **money order** with receipt printing capabilities. The software allows users to track loans with or without taxes, insurance, and other escrow payments. Track-It displays account history, including NSF checks and charges, late fees, shortages, and contact summaries. It provides customer letters (such as past due, bad check, late fee, and interest rate change), and automatically identifies past due accounts. Trak-It prints past due notices and letters, automatically tracks delinquency and aging reports, and provides a collection activity log. Other features include EDI links to Loan Handler, **electronic** or magnetic filing of 1098s with the IRS, and loan servicing support for other lenders.

DESCRIPTORS: Loan Management; Banks; Mortgages; Credit Unions; Accounting; Billing; Accounts Receivable; Financial Institutions

HARDWARE: IBM PC & Compatibles

OPERATING SYSTEM: Windows; Windows NT/2000

PROGRAM LANGUAGES: Not Available

TYPE OF PRODUCT: Micro

POTENTIAL USERS: Banks, S&Ls, Mortgage Bankers, Mortgage Brokers, Real Estate Loan Officers, Credit Unions

PRICE: \$2,170; one year membership - \$250

DOCUMENTATION AVAILABLE: User manuals

TRAINING AVAILABLE: Technical support; telephone support

OTHER REQUIREMENTS: 16MB RAM required

REVISION DATE: 001011

7/5/2

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00127358 DOCUMENT TYPE: Review

**PRODUCT NAMES: Auctions (840581)**

**TITLE: Internet Auctions Examined**

**AUTHOR: Goldsborough, Reid**

**SOURCE: Link-Up, v17 n6 p24(1) Nov/Dec 2000**

**ISSN: 0734-988X**

**HOME PAGE: <http://www.infotoday.com>**

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

**Online** auction sites, including eBay, Yahoo!'s auction site, Amazon's auction site, the FreeMarkets business-to-business (B2B) auction site, and Fairmarket.com 'may be the purest form of capitalism practiced today, with buyers and sellers coming together in a central worldwide marketplace unencumbered by intermediaries and, to a large extent, outside regulation.' eBay and other **online** auctions are fun, and can take days to finish. They also have a set end time, and the highest bidder when that time arrives wins. Other gimmicks can result in winning bids and maximization of bids on items to be sold **online**. Freemarkets and FairMarket are part of the B2B **online** auction market, which is even stronger than the consumer **online** auction market. Businesses use dynamic pricing to sell to other businesses and will generate \$29 billion in 2000 sales and \$60 billion in 2001, says a market research company. Most e-commerce software providers have added auction abilities to programs, and among the most popular items sold through **online** auctions are collectibles, computers, office supplies, and heavy machinery. Users can pay through personal check, cashier's check, or **money order**, and some **online** services now accept credit card payments through such services as X.com, which provides the PayPal service.

COMPANY NAME: Vendor Independent (999999)  
DESCRIPTORS: Auctions; B2B Marketplaces; Business Models; E-Commerce  
REVISION DATE: 20010430

7/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00127290 DOCUMENT TYPE: Review

PRODUCT NAMES: B2B Marketplaces (842338); EFT (830248)

TITLE: B-To-B E-Payment Offers Benefits To Marketplaces  
AUTHOR: Waltner, Charles  
SOURCE: Information Week, v812 p228(4) Nov 13, 2000  
ISSN: 8750-6874  
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Actrade Capital's new payment service helped ProNetLink, a business-to-business (B2B) e-marketplace specializing in international trade for smaller companies, to actually allow **online** financial monetary exchange. Most e-marketplace still require payment on paper, which raises costs above the expense of automated **money transfers** and weakens **online** purchase-order tracking. B2B e-payment and settlement is complicated and difficult, requiring cooperation among parties, alliances, and integration among banks, technology providers, and e-marketplace member companies. A B2B payment can include many documents transported **online** among buyers, sellers, e-marketplaces, shippers, insurers, financiers, regulators, and others. Linking all the separate documents and finalizing the deal is not easy. Current and future choices may include international settlements; one-stop shops for financial considerations, including **electronic** funds transfers, escrow accounts, and credit; Ariba's and Commerce One's planned procurement cards; and full solutions that are not expected to be available for about a year. Actrade's service assists member companies of ProNetLink that want to import goods by speeding credit checks for all members with **online** applications. The activities of other companies seeking a slice of the B2B payment space, including Aceva Technologies, Financial SettlementMatrix.com, GE Global Exchange Services, Ariba, and Commerce One, are also briefly described.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts  
DESCRIPTORS: B2B Marketplaces; E-Commerce; EFT ( Electronic Funds Transfer); Global Finance; Globalization  
REVISION DATE: 20020630

7/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00126116 DOCUMENT TYPE: Review

PRODUCT NAMES: Globalization (843156); E-Commerce (836109)

TITLE: Braving the New World: Prepare your Web site for global commerce

AUTHOR: Latimer, Joey

SOURCE: Small Business Computing, v5 n9 p63(2) Sep 2000

ISSN: 1529-5117

HOME PAGE: <http://www.smalloffice.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Immersant, Wholetree.com, Idiom, and The Small Business Association are all resources available online to e-commerce companies that wish to revamp their Web sites for success in global markets. Immersant is a specialist in e-business consulting and development for global Web sites, having published a superb white paper covering global e-commerce. Wholetree.com provides site translation and other services for global e-commerce. Idiom offers solutions for multicultural Web sites and makes its own Web site a good example of how stylish a multilingual site can be. The Small Business Association has offices located throughout the U.S. and offers many services, including loans. If an e-company is located in the U.S., but wants to take order requests in other languages, the company must take the initiative to develop Web site abilities that support language translation, currency exchange, cross-border shipping regulations, and money transfer. Several ways of getting started with site revision are described, including use of professional expertise from such providers as Immersant, use of free U.S. government services, and use of existing tools and platforms that are already available and that can be retrofitted to meet the needs of the specific business.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Consultant Selection; E-Commerce; Foreign Language Packages; Globalization; Government; Language Translators; Localization; Small Business

REVISION DATE: 20010228

7/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00123349 DOCUMENT TYPE: Review

PRODUCT NAMES: Company--EDS (852708)

TITLE: EDS Invests in Wireless Banking Services for the Mobile Set

AUTHOR: Shewmake, Brad

SOURCE: InfoWorld, v22 n17 p24(1) Apr 24, 2000

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Company

EDS recently announced availability of nationwide wireless banking for mobile devices. EDS believes that the future of financial transactions is in the digital wallet market, and will therefore allow customers to use Palm VII personal digital assistants (PDAs) via Palm.net service or microbrowser-based mobile phones through phone.com to access bank accounts. With Wireless Banking Solutions, bank customers can conduct many types of transactions, including **money transfers**, account transfers, and bill payment. Customers can also establish open-pay e-lists that automatically deduct money from an account to pay regular bills. An analyst notes that although wireless banking has its pluses, wireless devices are not nearly as popular in the U.S. as in Europe and Japan. The wireless service permits expansion of **Web** applications to wireless devices in such a way that data being transacted is encrypted. Wireless technology cannot use cookies, but does use a token-based system that requires that the same token be sent and received during each part of the transaction process. Reduced customer acquisition costs are key to the successful expansion of the wireless banking market.

COMPANY NAME: EDS (444901)  
DESCRIPTORS: E-Banking; Software Marketing; Wireless **Internet** Access  
REVISION DATE: 20020703

7/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00099231 DOCUMENT TYPE: Review

PRODUCT NAMES: **CyberCoin** (636479); **Secure Internet Payment Service** (651117); **E-Cash** (546526); **Net.Commerce** (627291)

TITLE: **The Dollars and Cents of Electronic Commerce**  
AUTHOR: Barney, Cliff Hood, Phil  
SOURCE: NewMedia, v6 n16 p40(1) Dec 9, 1996  
ISSN: 1060-7188  
HOMEPAGE: <http://www.newmedia.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

CyberCash's **CyberCoin** and **Secure Internet** Payment Service, First Virtual Holdings' **Internet** Payment System, and IBM's **Net.Commerce** are **electronic** money products highlighted. **CyberCoin** is designed for small **online** monetary transactions from 25 cents to 10 dollars, and requires users to download an **electronic** wallet. The user then registers **online** to have identity validated. Banks supporting **CyberCoin** offer accounts that hold **money transferred** to the wallet, so the sum stays in the banking system's records. Other methods are credit-card purchases in which the seller's account is credited before the buyer's. **NetCheque**, an **electronic** check system, works the same way. **Digicash's** **E-Cash** and smart cards debit the buyer's account with money for later use. **Mondex International's** smart card system uses a wallet about the size of a pocket calculator that downloads small quantities of cash to a smart card. Transactions are anonymous, and **Mondex** readers can be attached to cash registers, kiosks, and computers. Automated Teller Machine (ATM) systems everywhere could conceivably also be updated for use with a PC Card reader to pay for an **online** transaction. All such systems require hidden, encrypted information to prevent hackers from getting at private financial information, and to ensure authentication of buyers and sellers over the **Internet**. An

alternative method is First Virtual Holdings' acquisition of credit-card numbers over the phone, with a personal identification number issued to users, and transactions confirmed by e-mail.

COMPANY NAME: VeriSign Inc (610224); Digicash Inc (600741); IBM Corp (351245)  
DESCRIPTORS: Computer Security; Credit Cards; EFT ( **Electronic** Funds Transfer); Encryption; **Internet** Marketing; **Internet** Security; Smart Cards  
REVISION DATE: 20020422

7/5/7

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.  
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00096158 DOCUMENT TYPE: Review

PRODUCT NAMES: Web Servers (836974)

TITLE: Site management pains  
AUTHOR: Jacobs, Paula  
SOURCE: InfoWorld, v18 n44 p63(2) Oct 28, 1996  
ISSN: 0199-6649  
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

A senior system analyst at **Western Union**, Bill VanGlahn says he is evaluating Interse's Market Focus, Genesis's net.Analysis, and Software Incorporated's **Web Trends for World Wide Web site** management. He also uses CompuServe for reporting and will use Intersolv's PVCS Tracker for page revision monitoring. The system analyst is in the same quandary as many other users because of wide disparity between what is needed to deliver quick, dependable continuous **Internet** and intranet sites, and what is available to support such systems. Content management for many users publishing to a server; testing load for servers that work as front ends to legacy applications; diagnosing TCP/IP stack problems on the desktop to find where they are located; and monitoring the activities of users on the **Web site** are areas that need more management tools.

COMPANY NAME: Vendor Independent (999999)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: **Electronic** Publishing; **Internet** Marketing; **Internet** Utilities; Intranets; Network Administration; **Web** Servers; Webmasters  
REVISION DATE: 20020630

9/5/1

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00128877 DOCUMENT TYPE: Review

PRODUCT NAMES: EFT (830248)

TITLE: show me the money: A family's collectibles business took off...

AUTHOR: Roberts-Witt, Sarah L

SOURCE: PC Magazine, v20 n6 piBiz13(3) Mar 20, 2001

ISSN: 0888-8509

HOME PAGE: <http://www.pcmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

PayPal is the most dominant online payment option in the market, but there are others, such as Billpoint, which is a joint venture of eBay and Wells Fargo. It has grown 400 percent in the last six months, showing the growing popularity of this type of payment option. Bank One is offering eMoneyMain, and Citibank is offering c2it. Western Union has BidPay, which is an electronic equivalent of a money order. None of these services is free, but their transaction fees are less than that of traditional credit card companies. Generally, the online payment systems work in the same fashion, and advantages include no administrative overhead, lower fees than credit card services, and a more efficient way of conducting business. However, many consumers are still uncomfortable about using online payment services although analysts insist that they are more secure and reliable than the post office for delivering a check.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Auctions ; E-Commerce; EFT ( Electronic Funds Transfer);  
Financial Institutions

REVISION DATE: 20010430